



# NEWS

## R E L E A S E

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### **OXENDINE URGES COLLEGE STUDENTS TO CONSIDER HEALTH INSURANCE OPTIONS**

**Atlanta** – As the fall semester approaches, Insurance Commissioner John W. Oxendine urges college students and their parents to think carefully about the students' ongoing health insurance needs.

“A serious illness or injury could lead to catastrophic consequences for a college student without health insurance,” Oxendine said. “Make sure you’re covered before a medical emergency arises.”

If the student’s parents have health coverage, their policy may cover dependents, if they are full-time students, until the age of 23. Check with your health insurer about how the policy defines a full-time student and the maximum age of coverage. Most policies consider at least 12 credit hours per semester (six or nine in the summer) to be “full-time.” However, college students who marry will lose their status as a dependent under their parents' policy regardless of age or status as a full-time student.

A college student not living at home may run into problems if their health policy involves a Health Maintenance Organization (HMO) or a Preferred Provider Organization (PPO). A student insured through an HMO may be outside the service area of physicians and hospitals while away at school. If this occurs, the student likely will have coverage for emergency care, but may have to travel to a physician and hospital within the HMO service area for other care. Similarly, an insurer may pay benefits at out-of-network levels for students who are outside a PPO network.

Be sure the college student has a copy of the relevant insurance cards and knows how to obtain any required approvals before seeking treatment.

Students also have the option of purchasing a student health insurance plan. Student plans are sold by an insurer that has contracted with a college to offer coverage to its students. In general, these plans have more limited benefits and more exclusions than traditional health insurance plans. Many policies also will exclude routine examinations, as well as injuries sustained while under the influence of alcohol or drugs.

Routine dental care and eye care generally aren't included as part of a health insurance plan, although many will cover non-cosmetic dental work that is medically necessary due to an accident. In addition, some plans may include limited coverage for dental procedures, such as the removal of wisdom teeth, if performed in a hospital.

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